

Commerce General Architecture

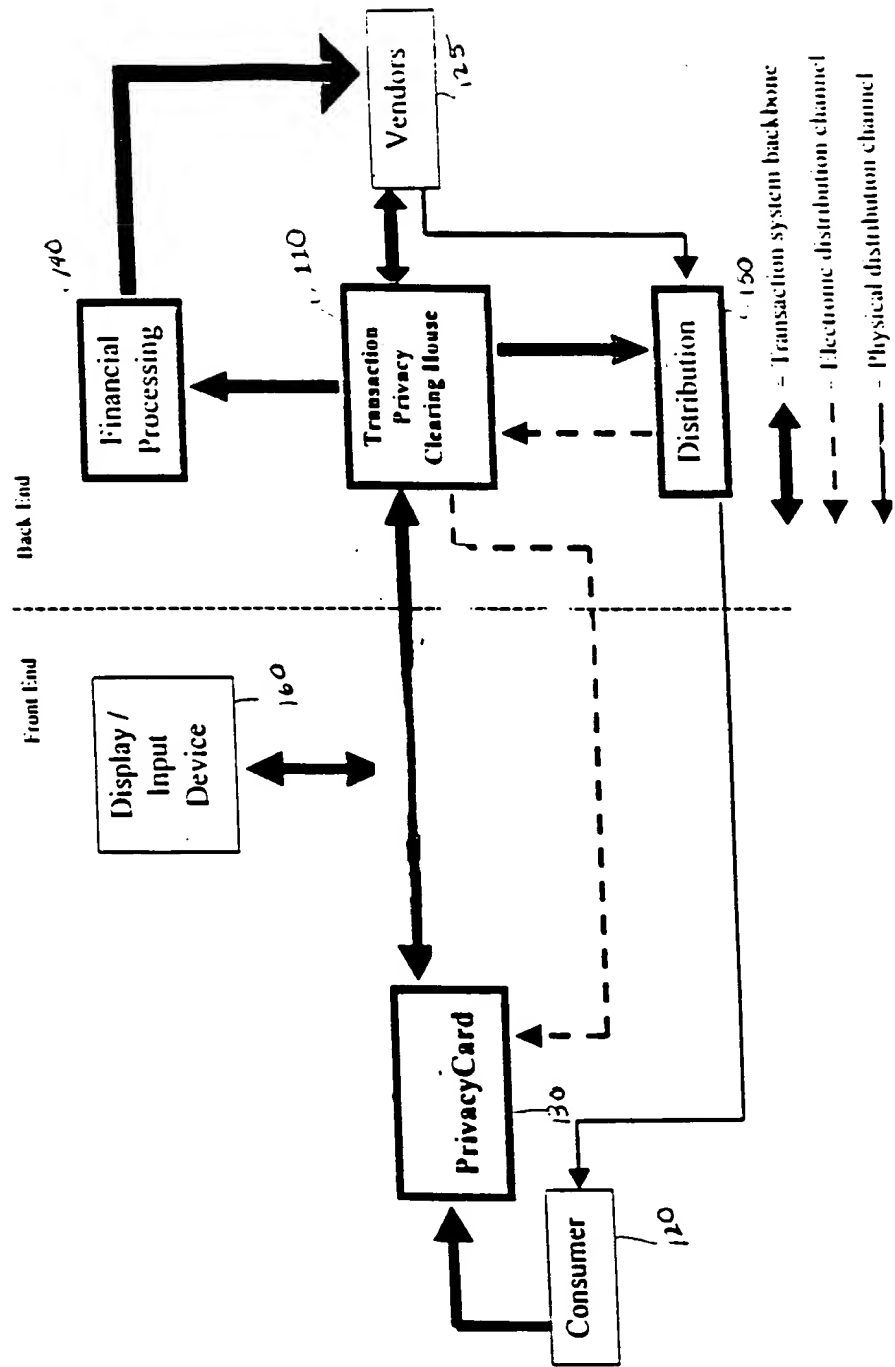


Fig 1

Commerce General Architecture - POS Terminal:

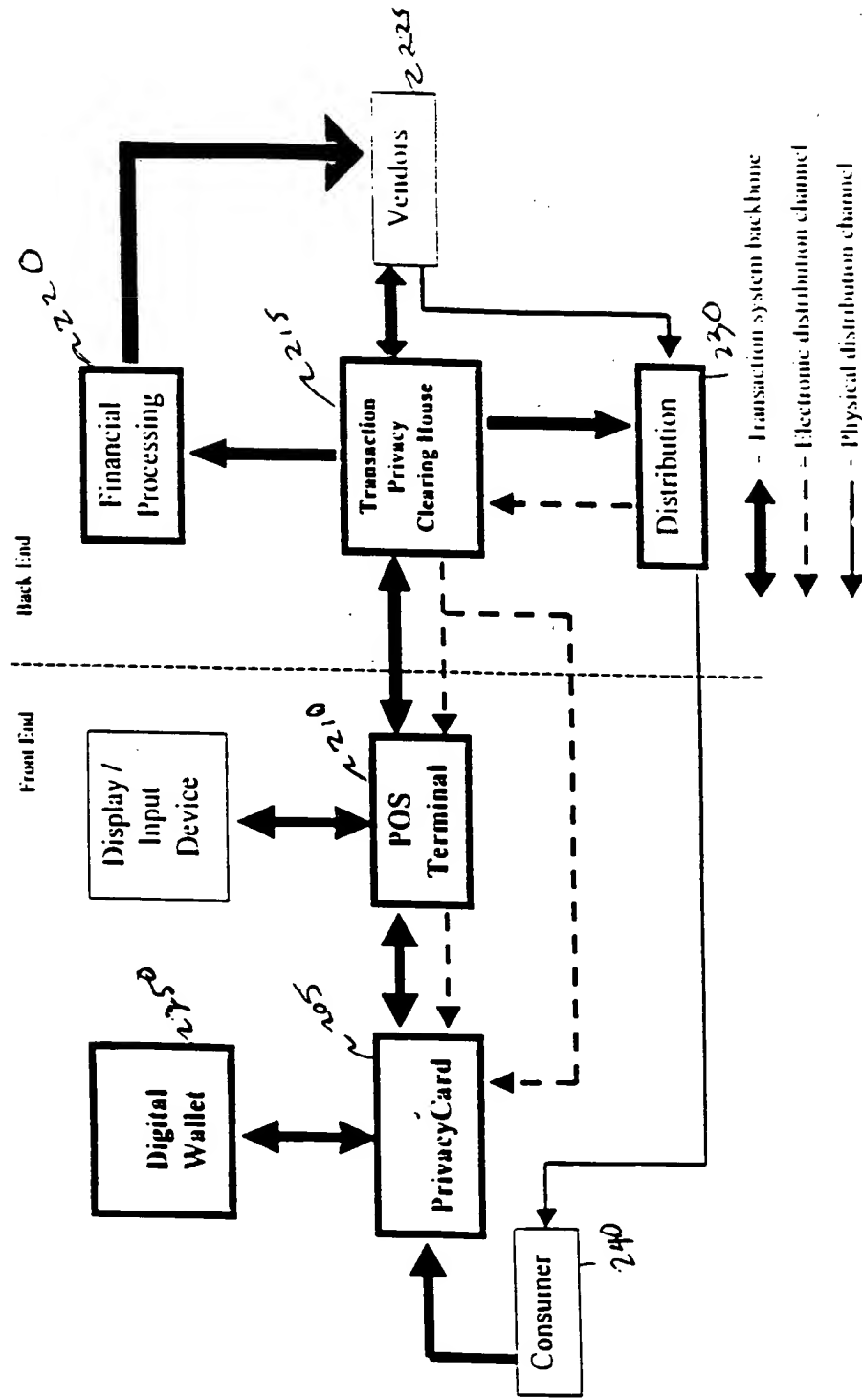


Fig 2

Commerce In-Home Environment

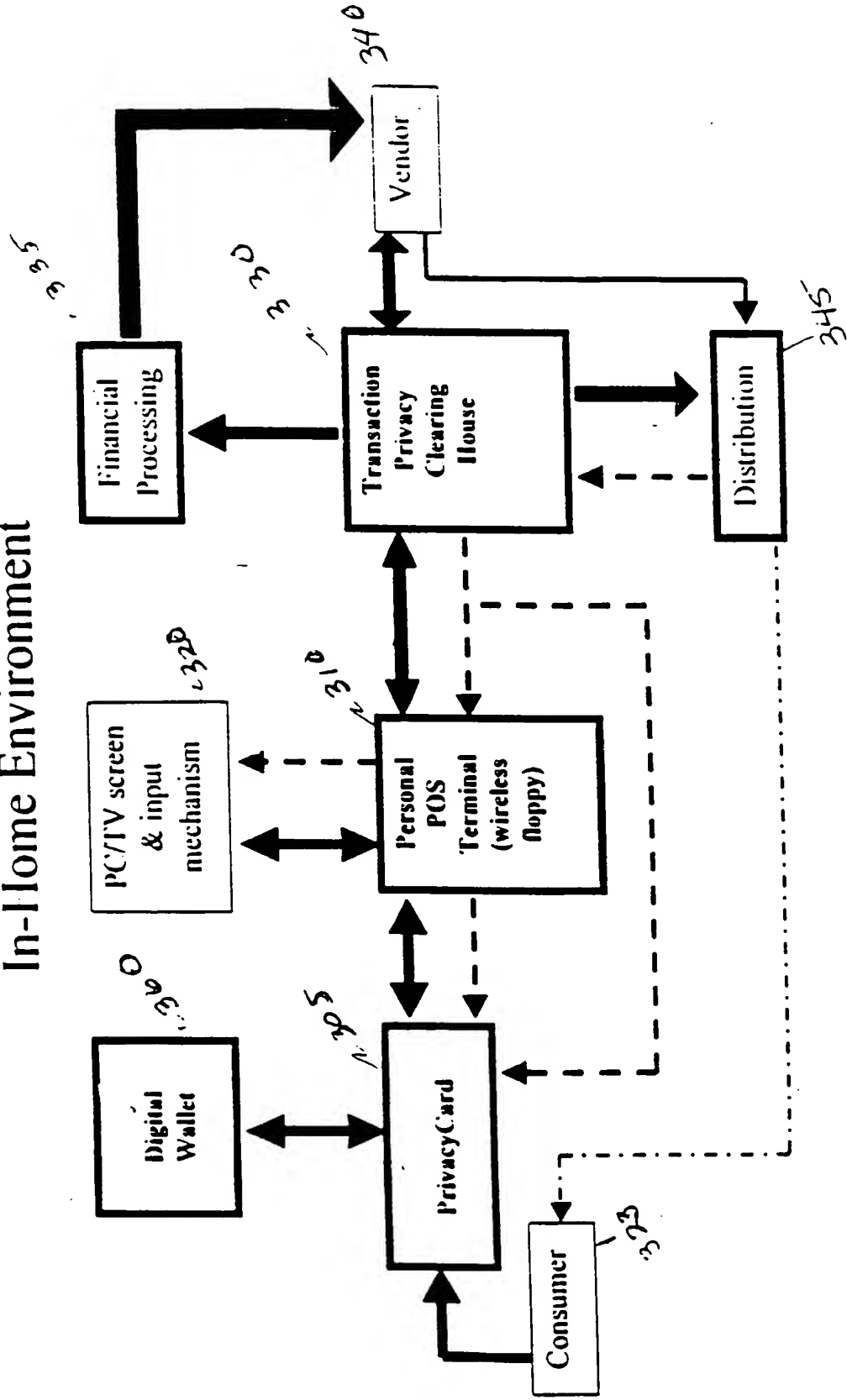


Fig 3

In-Store Retail Environment

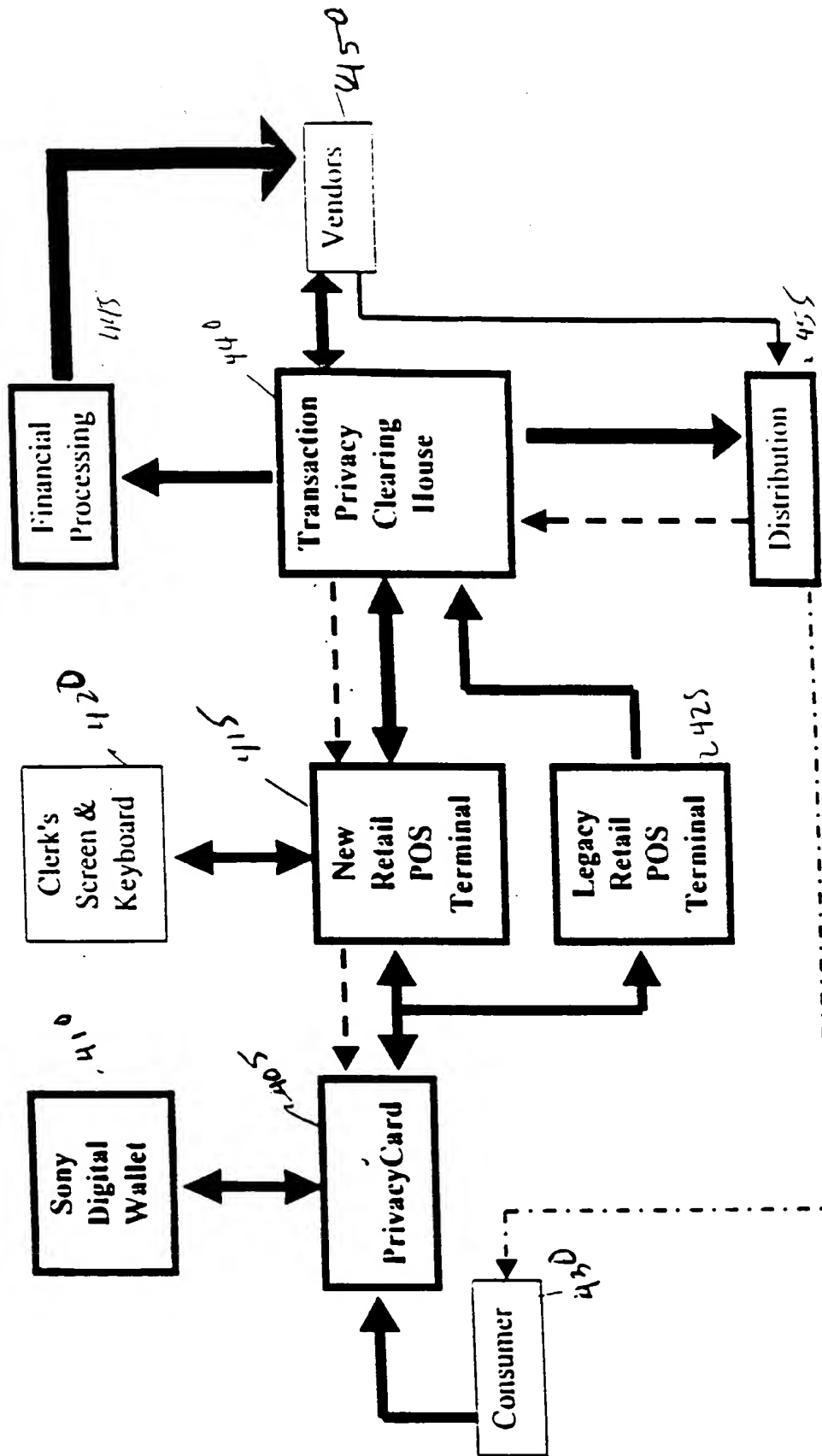


Fig 4

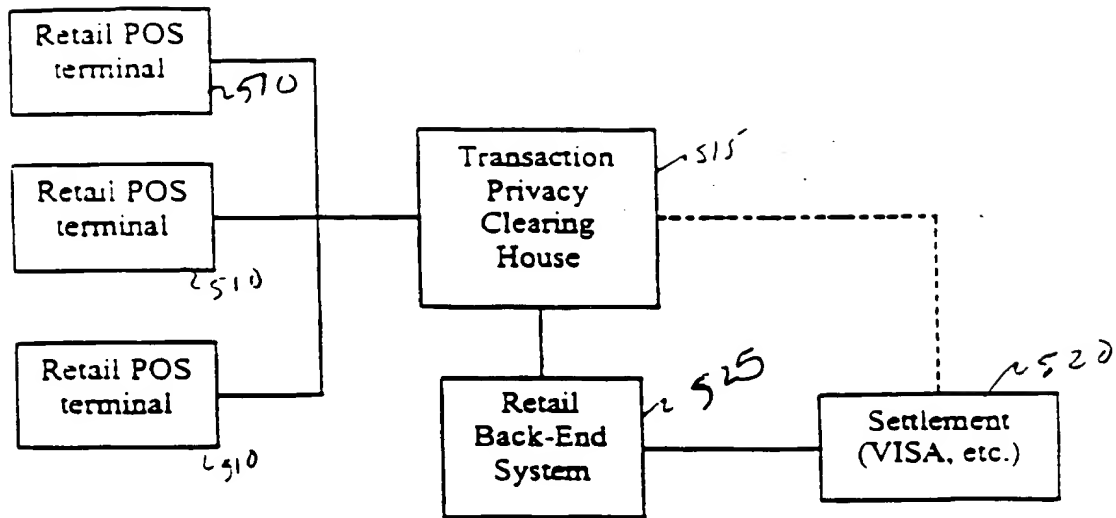


Diagram 5a: A retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

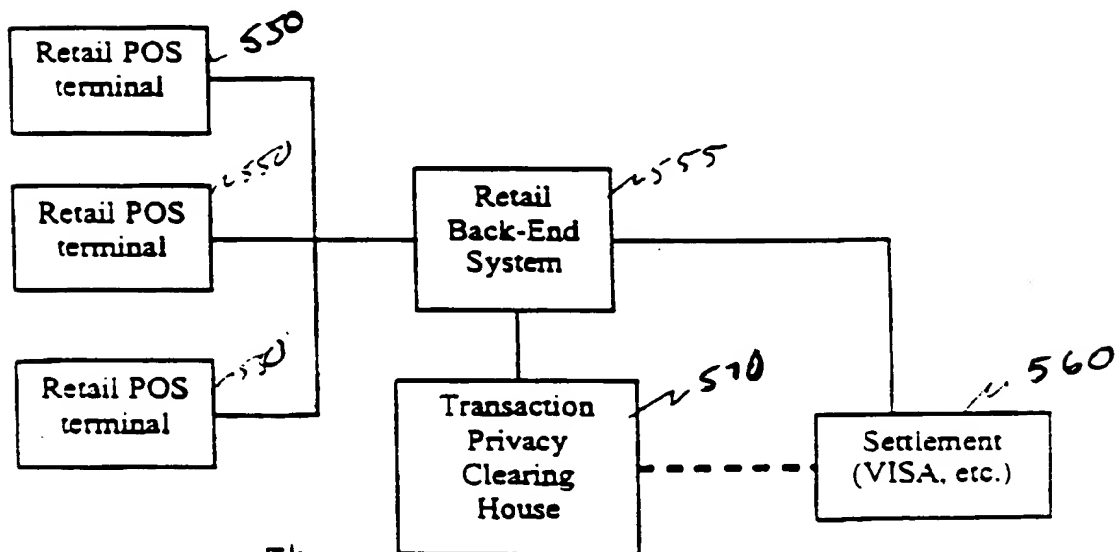
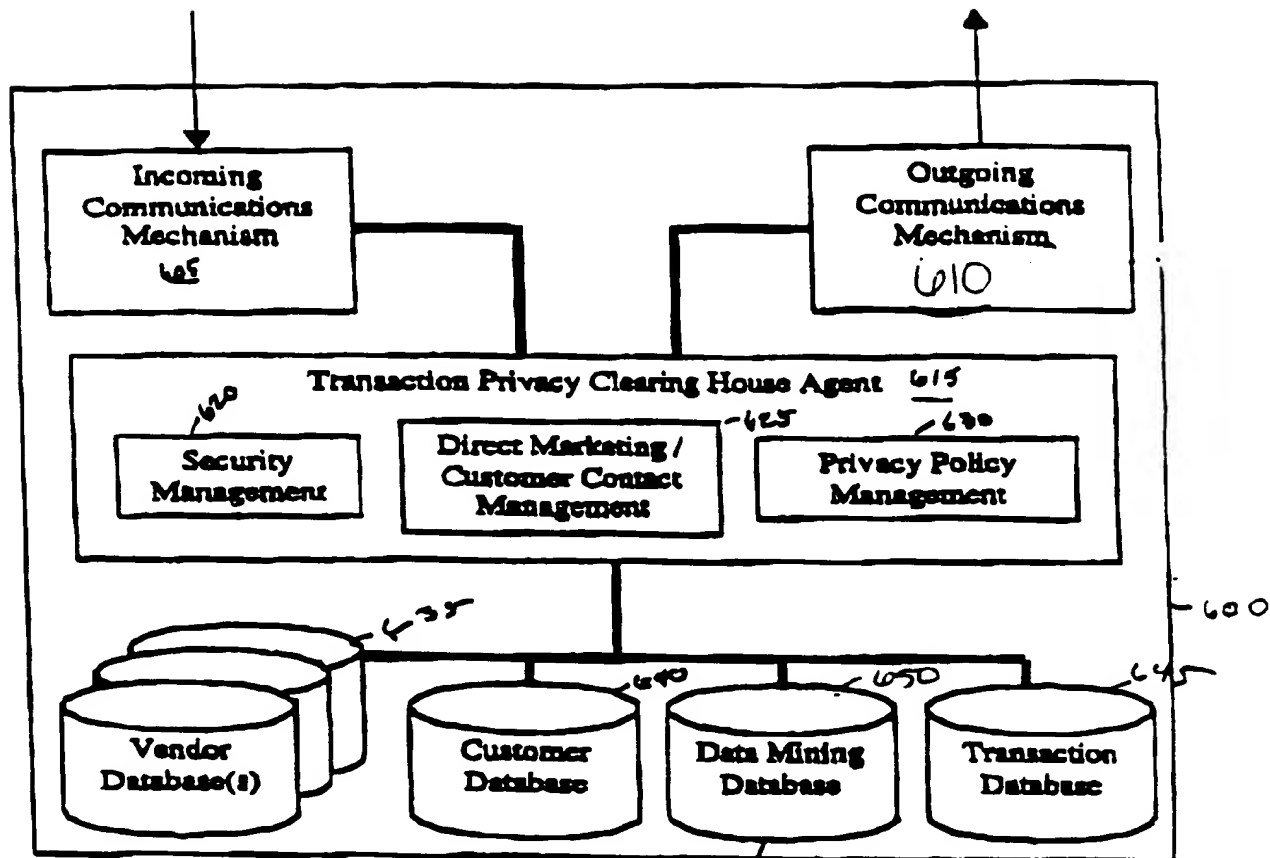


Diagram 5b: An alternative embodiment of the retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system



Transaction Privacy Clearing House: Major Components

Fig. 6

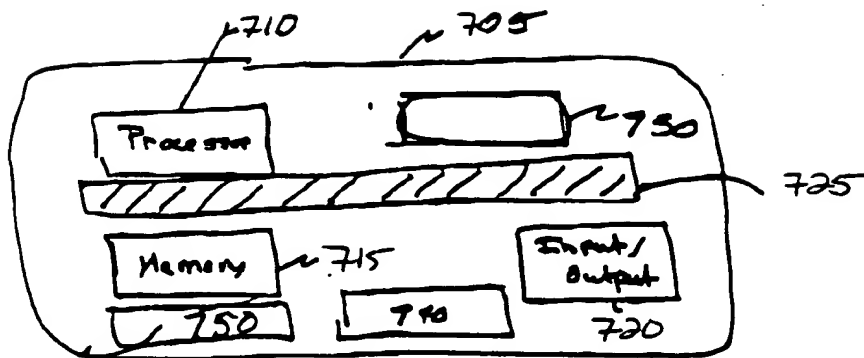


Figure 7a

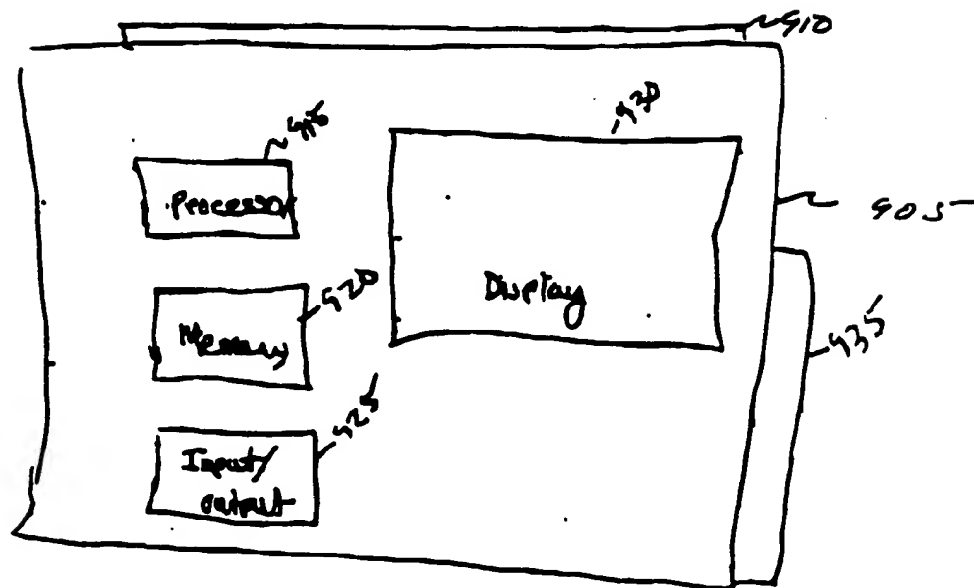
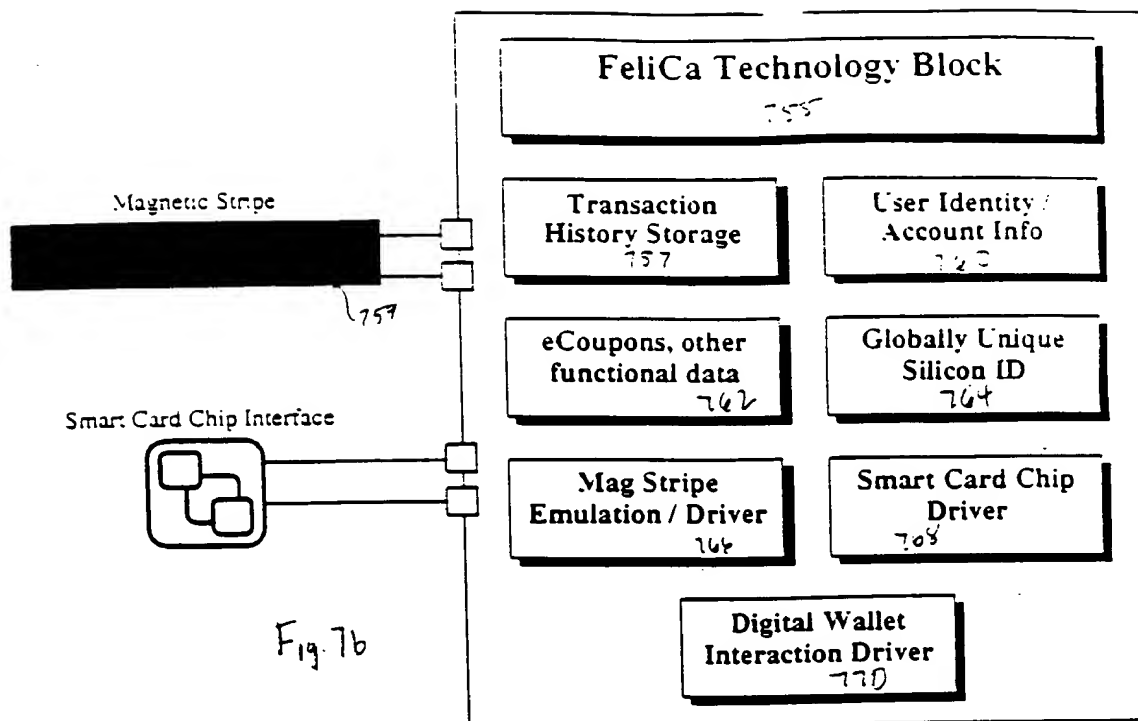
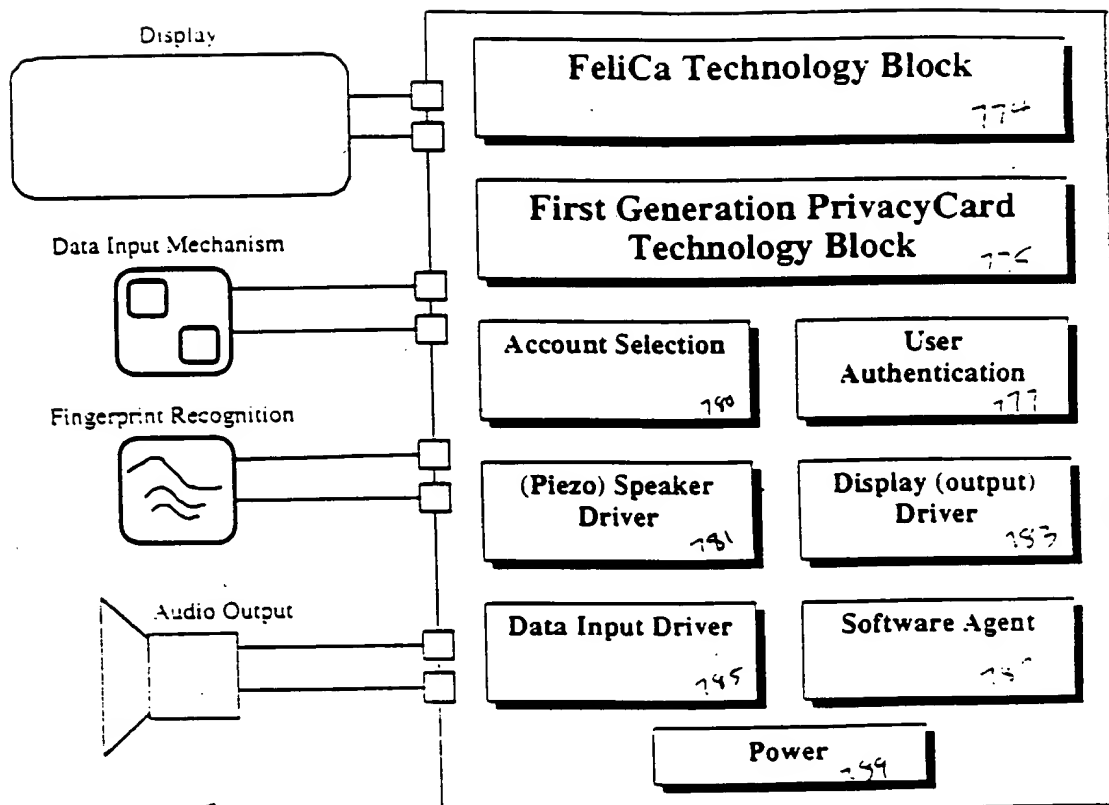


Figure 9a





Fg. 7c

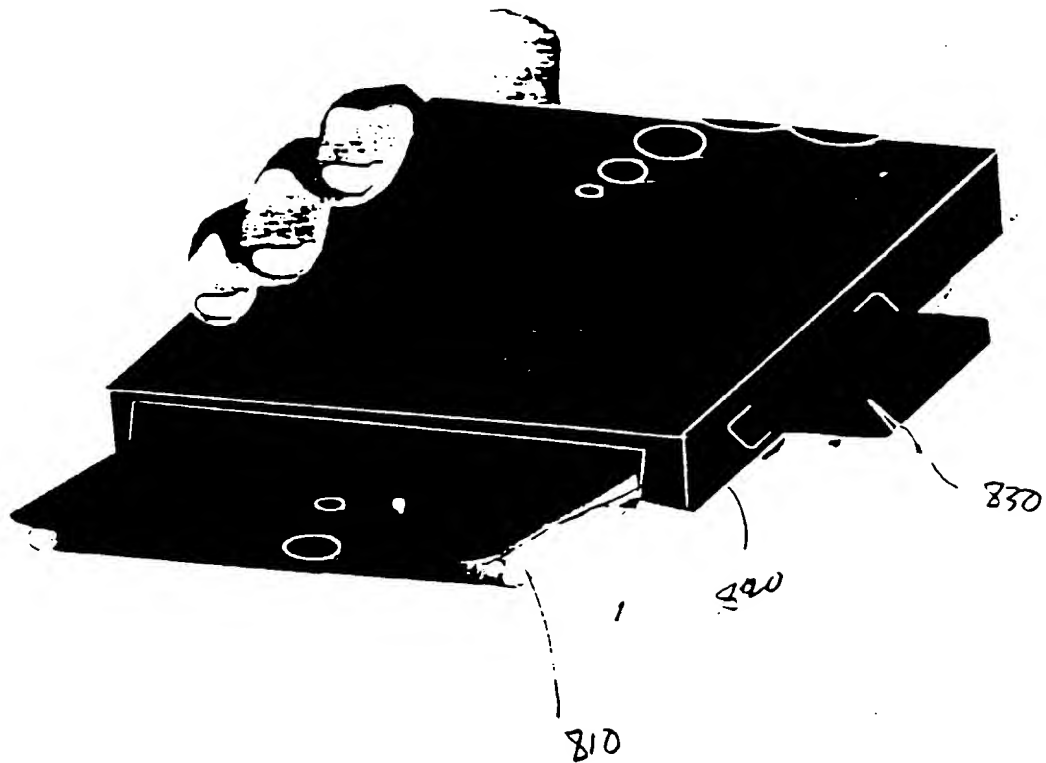
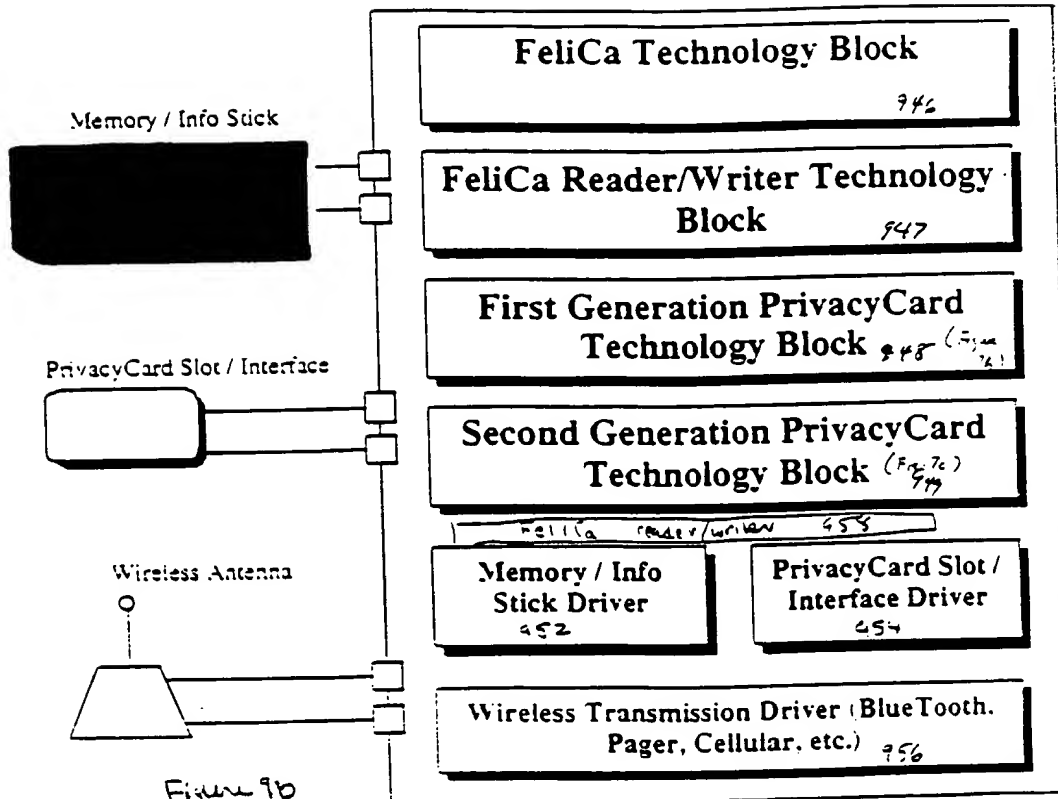


Fig 8

3

Digital Wallet and
Privacy Card

Digital Wallet



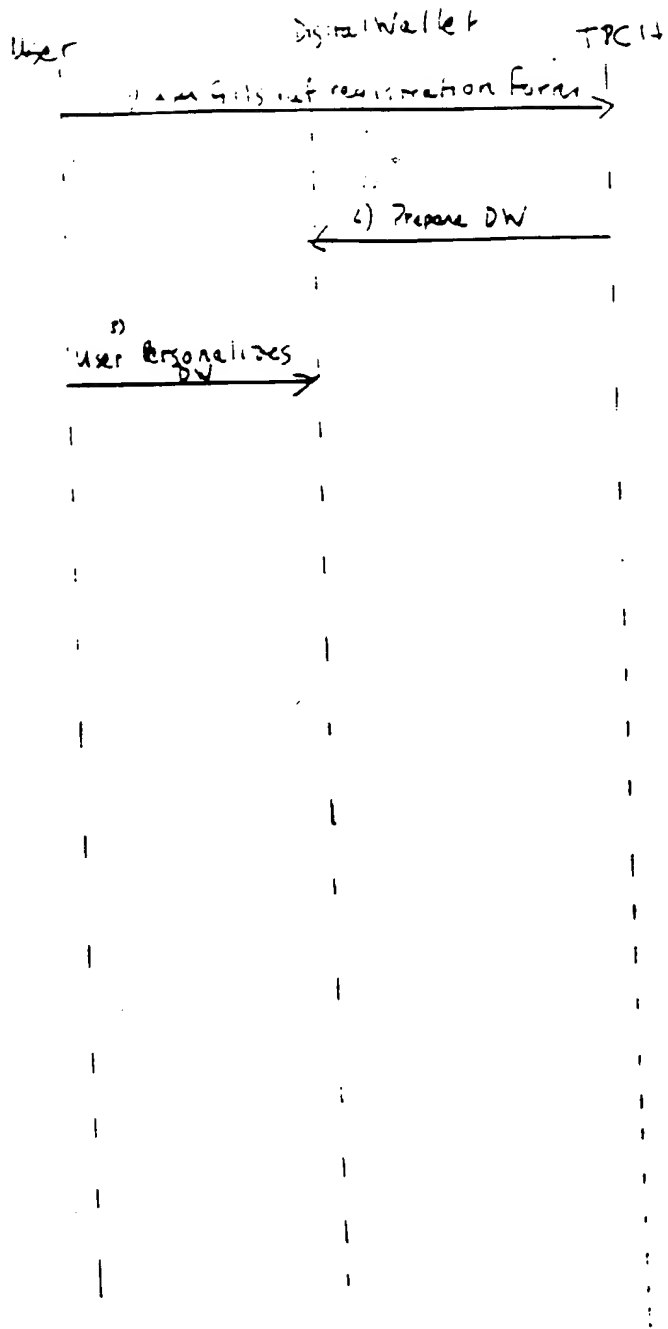


Fig 10

Setup of Digital
wallet

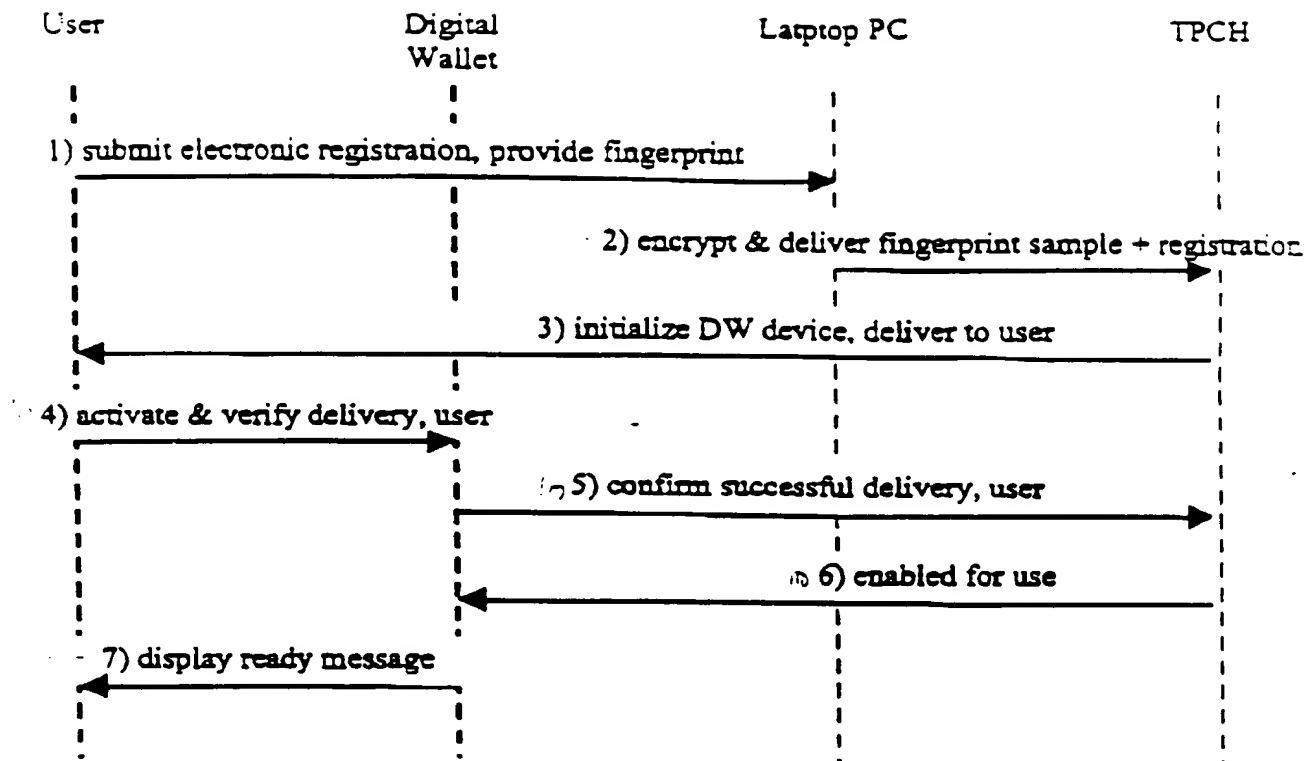


Fig 11

Digital Wallet Setup
(Alternate Embodiment)

AT

IC

Device (Host)

PC

user enters open card into DW →

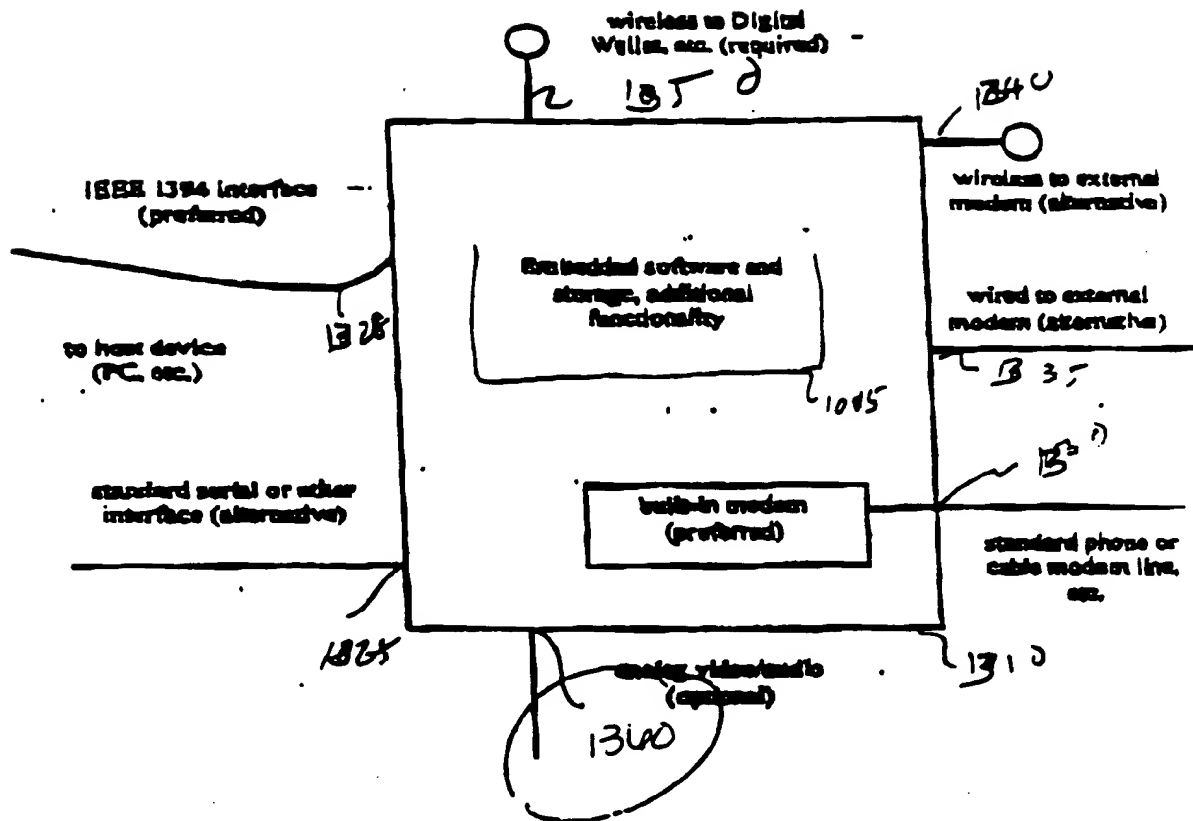
← DW confirms open mode

user confirm xfer to secure mode →

← DW provides keys

Fig. 12

conversion of card to secure



POS Terminal

Fig. 13

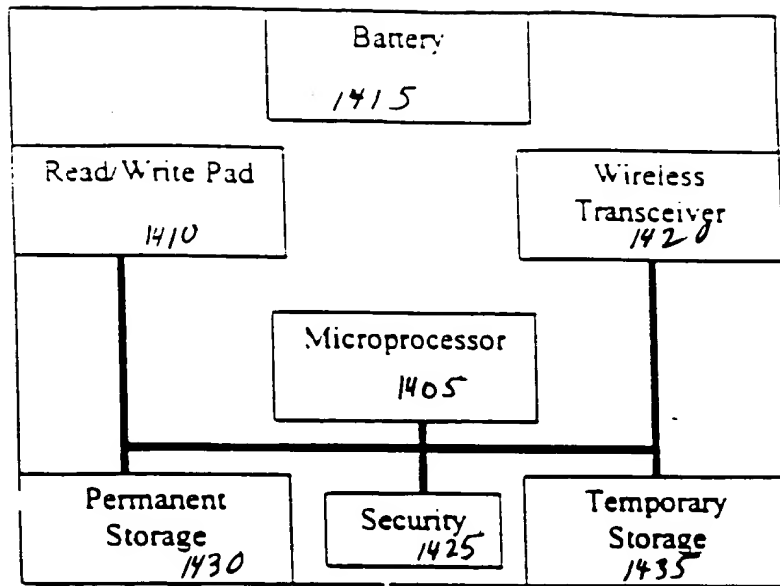


Diagram of the major components of the PersonalPOS, showing the data/address bus interconnect.

Fig 14

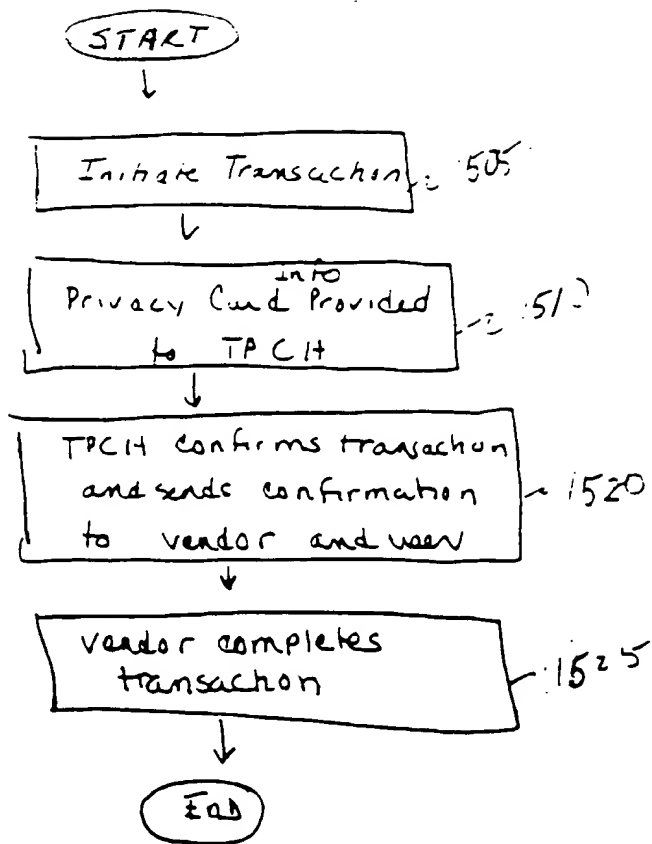


Fig. 15

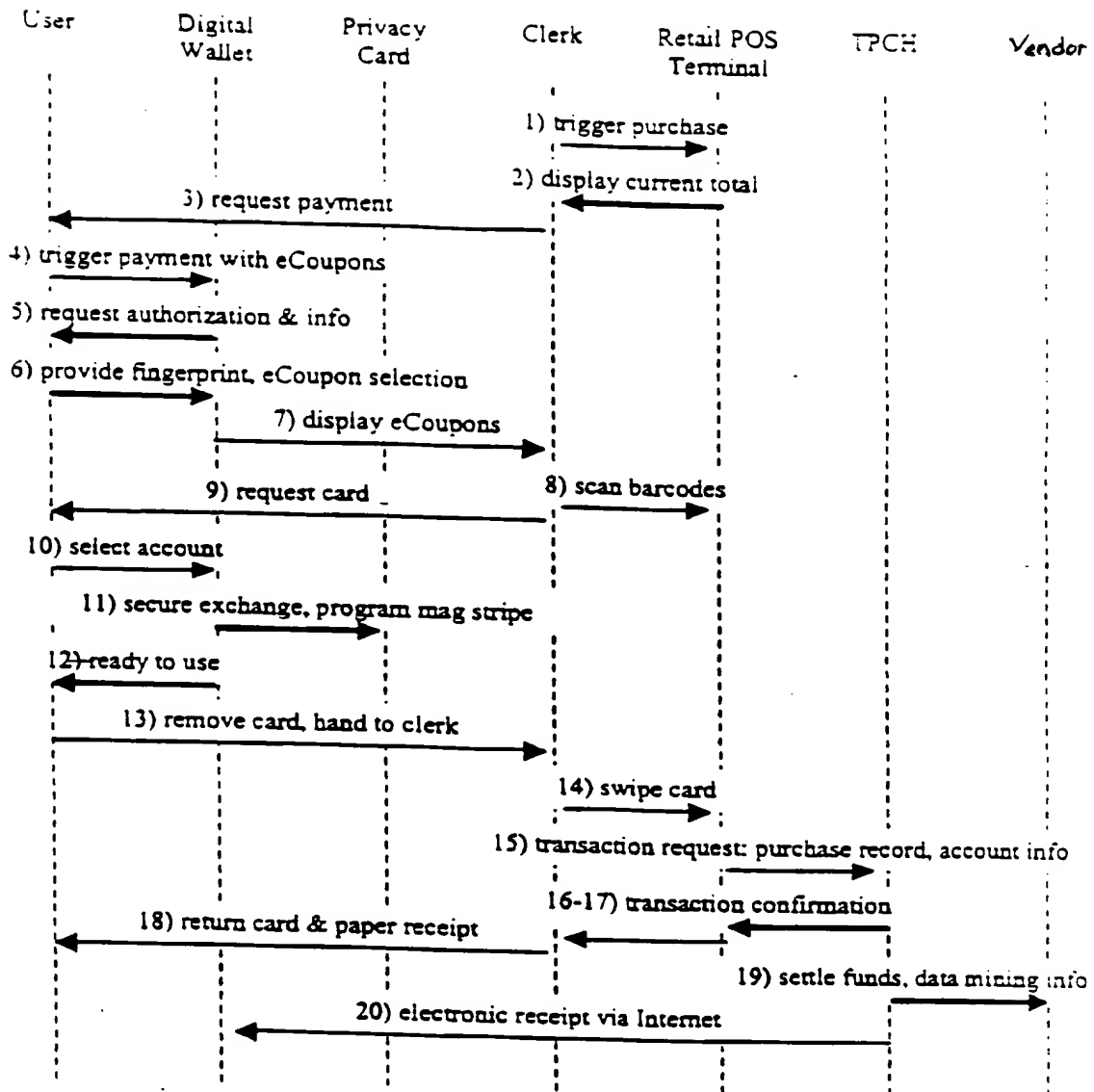


Fig 16

Retail Transaction

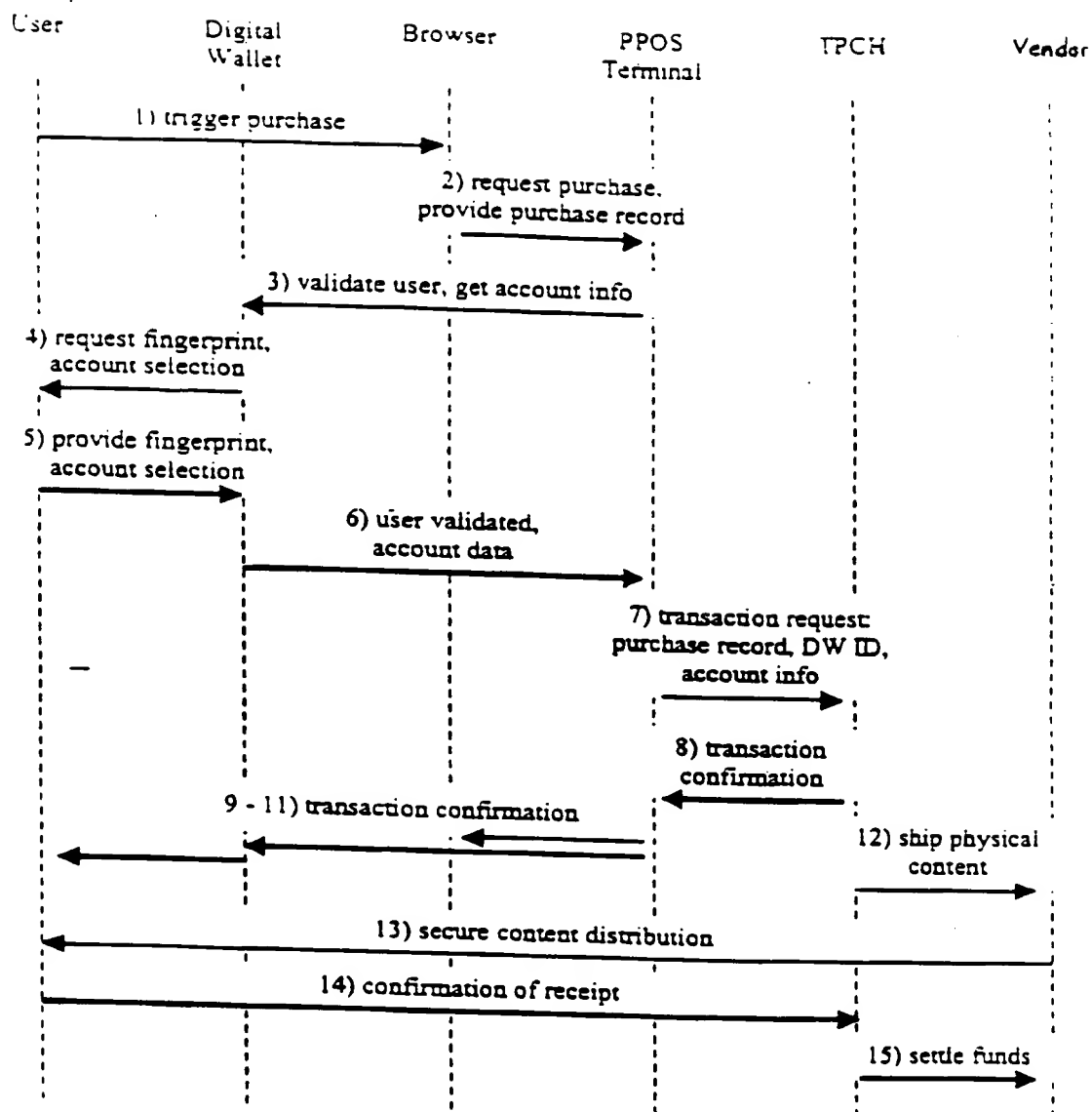


Fig. 17

Web Transaction

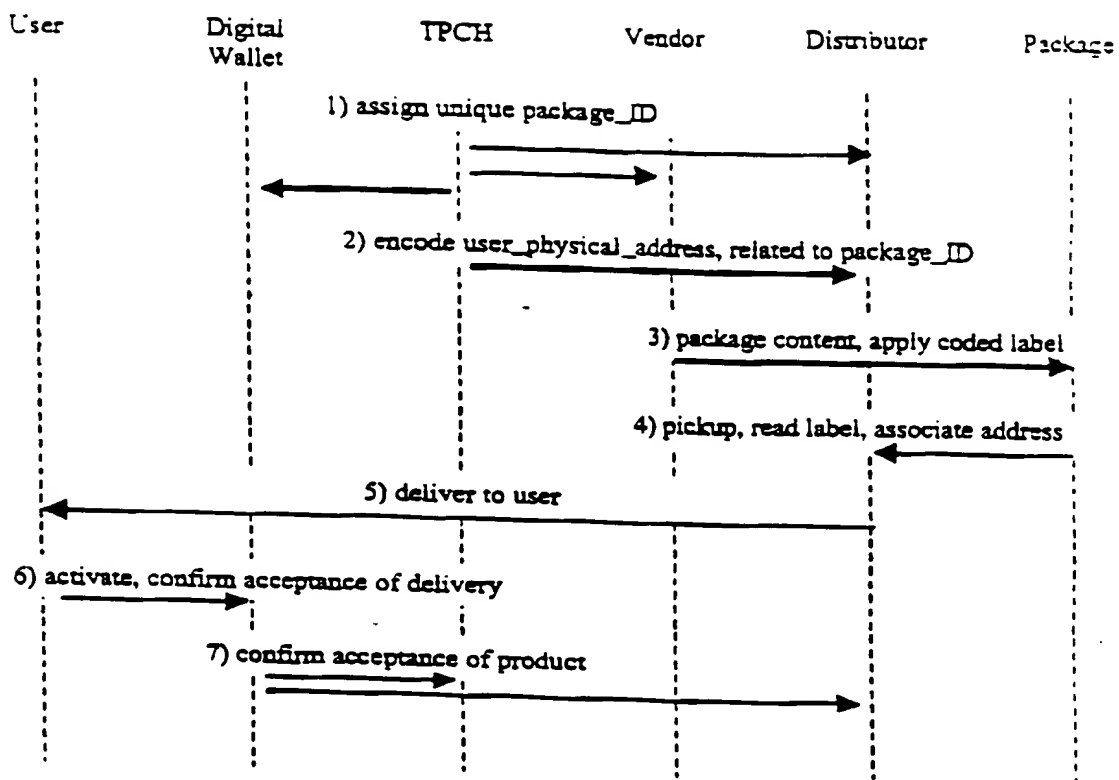


Fig. 18

Delivery of Product

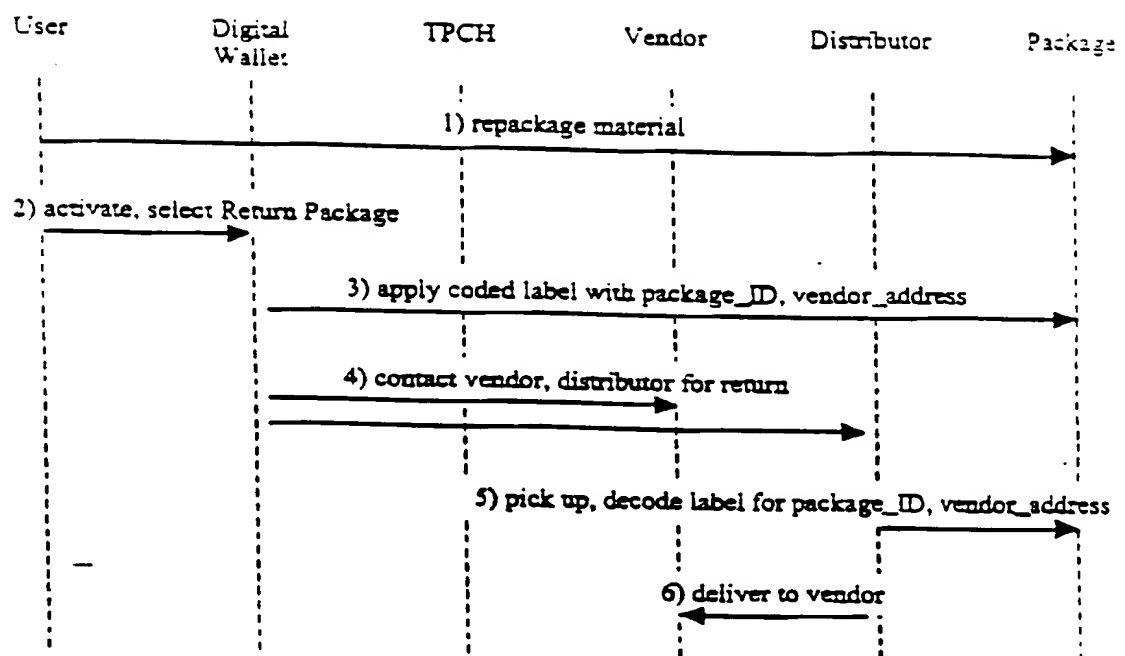
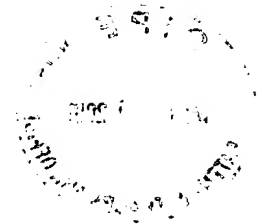


Fig 19

Return of Product

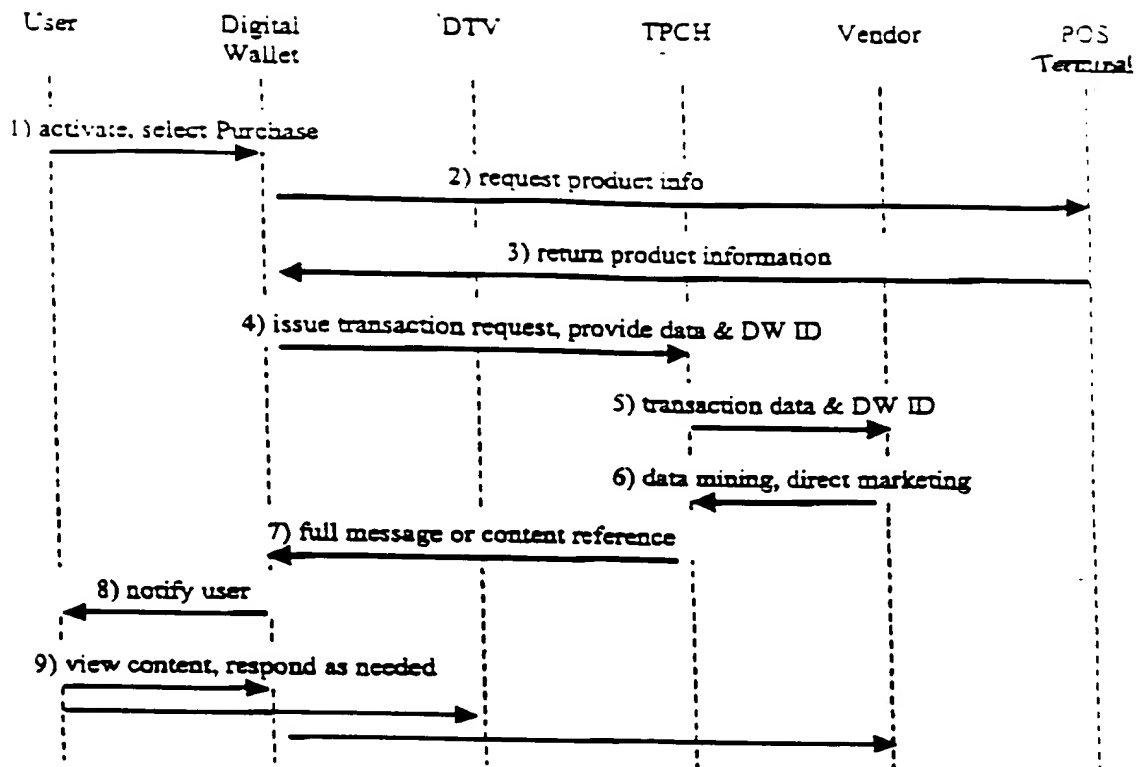


Fig 20

Data Mining

FIG. 21

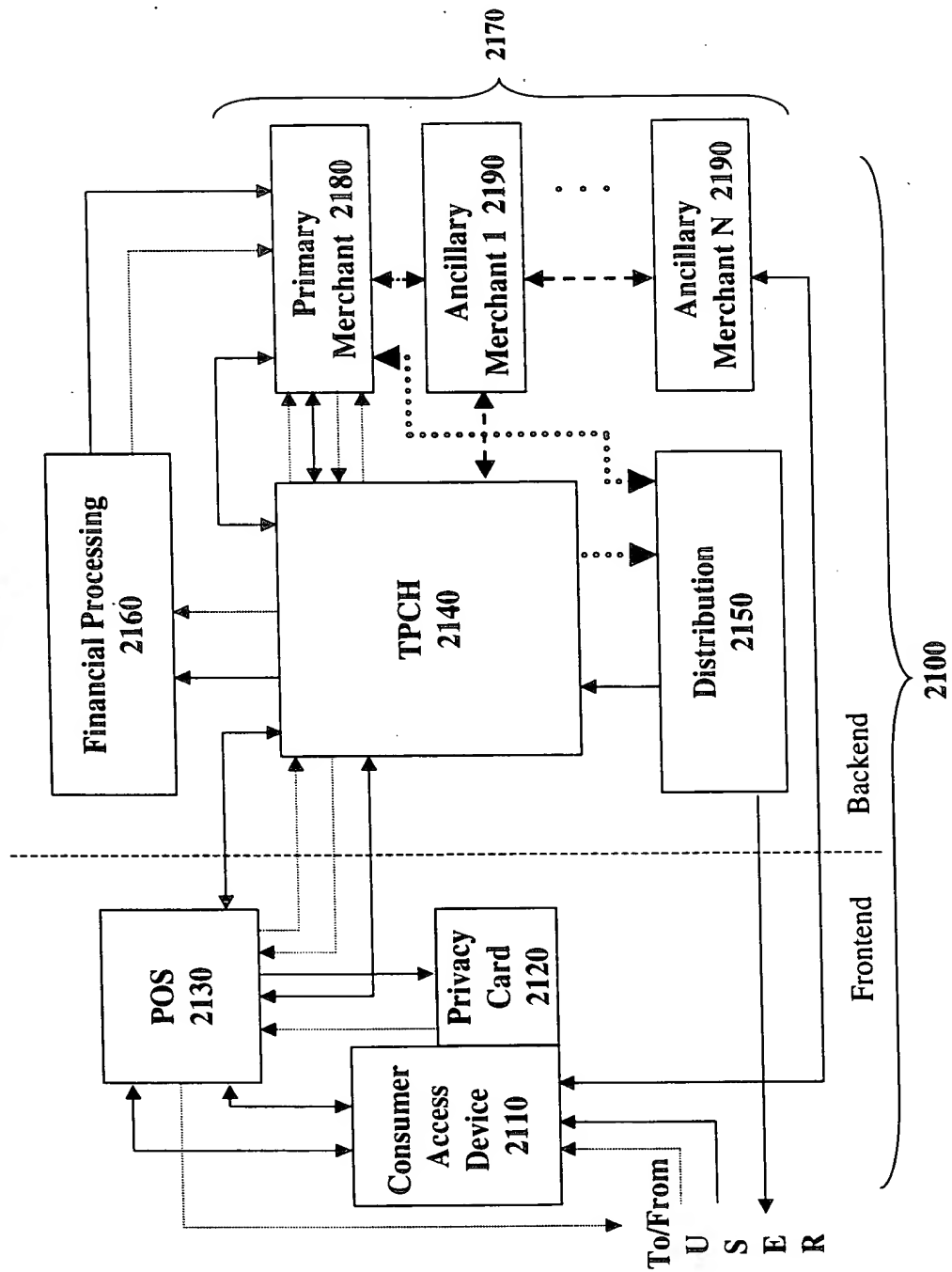




FIG. 22A

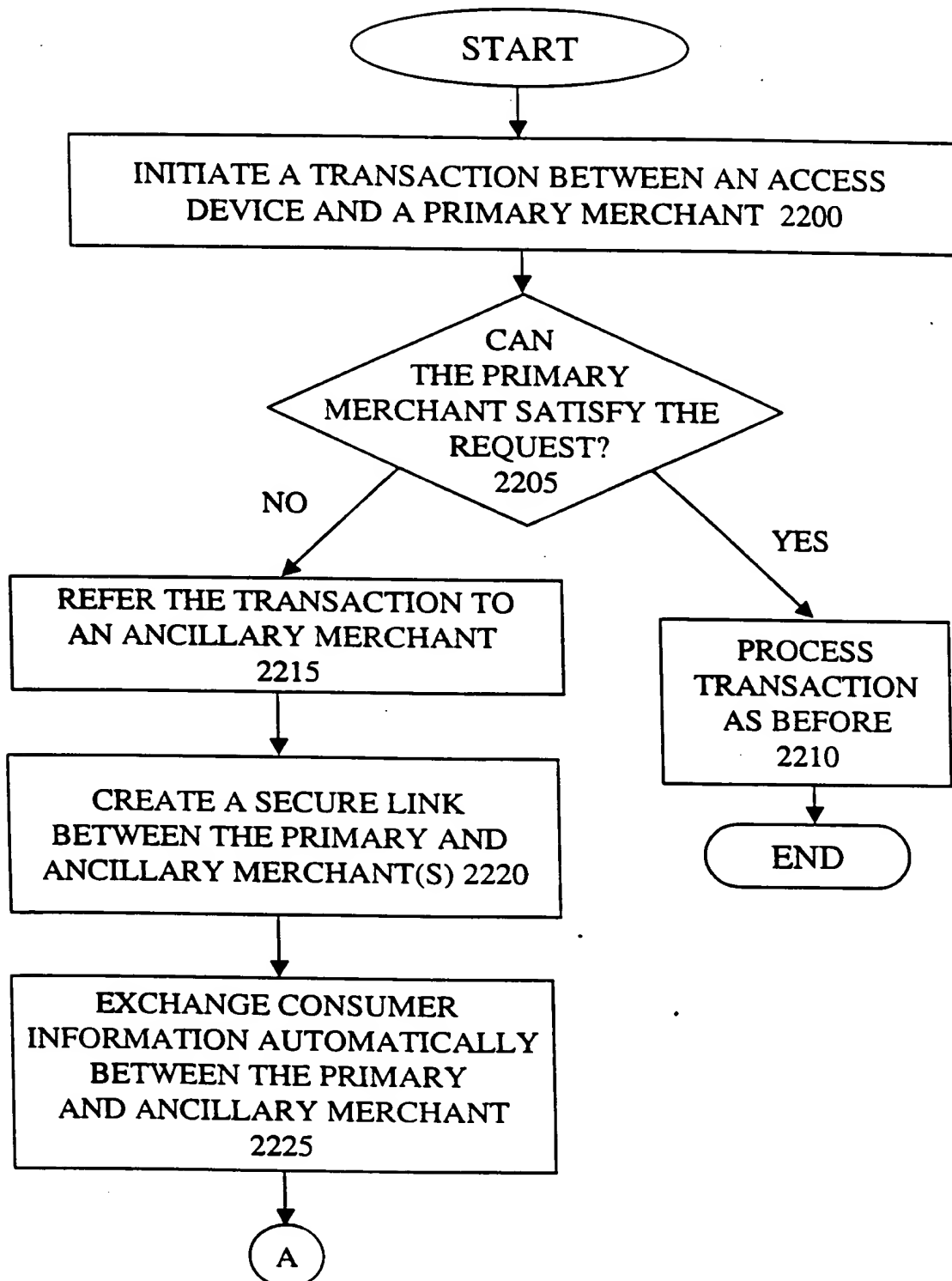


FIG. 22B

